

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 12-34894-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Arshela Monice Crawley  
aka Arshela Evans  
6778 Amster Rd  
North Chesterfield, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-6734

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Arshela Monice Crawley is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: November 21, 2012

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Arshela Monice Crawley  
 Debtor

Case No. 12-34894-DOT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 60

Date Rcvd: Nov 22, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2012.

db  
 11336482 +Arshela Monice Crawley, 6778 Amster Rd, North Chesterfield, VA 23225-7029  
 11336483 Asset Recovery Solutions, 2200 E Devon Ave, Ste 200, Des Plaines, IL 60018-4501  
 11336488 +CAC Fin Coll, 2601 NW Expressway, Oklahoma City, OK 73112-7236  
 11336491 +Check City, PO Box 970183, Orem, UT 84097-0183  
 11336491 +Chela/Sallie Mae, Attn: Claims Department, PO Box 9500, Wilkes-Barre, PA 18773-9500  
 11336492 Chesterfield County Utilities, PO Box 26725, Richmond, VA 23261-6725  
 11336493 +Children's Hospital of Richmnd, 2924 Brook Rd, Richmond, VA 23220-1298  
 11336495 +Colorado Student Loan/College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159  
 11336496 +Credit Collections I, 2601 Nw Expressway Suite 1000e, Oklahoma City, OK 73112-7238  
 11336500 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, PO Box 26666, Richmond, VA 23261-6666)  
 11336497 David Gouger, Esq., re: MSW Capital assgn Chase, 7834 Forest Hill Ave,  
 Richmond, VA 23225-1974  
 11336498 +Dept Of Ed/sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500  
 11336499 DirectTV, attn: Bankruptcy Claims, PO Box 6550, Englewood, CO 80155-6550  
 11336503 +General Revenue Corporations, 11501 Northlake Dr, Cincinnati, OH 45249-1618  
 11336504 +Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400  
 11336508 +Jefferson Capital, 16 Mclelland Rd, Saint Cloud, MN 56303-2198  
 11336510 LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 11336512 +MSW Capital, 641 Lexington Ave, New York, NY 10022-4503  
 11336513 +MSW Capital LLC, 26 Cannon Ct, Basking Ridge, NJ 07920-3842  
 11336511 +Messerli & Kramer, PA, 3033 Campus Dr #250, Minneapolis, MN 55441-2662  
 11336514 +National Credit Adjust, PO Box 3023, Hutchinson, KS 67504-3023  
 11336515 +National Credit Adjusters, PO Box 3023, 327 W 4th St, Hutchinson, KS 67501-4842  
 11336517 +Patient First, PO Box 758941, Baltimore, MD 21275-8941  
 11336518 Plaza Recovery, JAF Station, PO Box 2769, New York, NY 10116-2769  
 11336520 +Professional Recovery Consult, 2700 Meridian Pkwy, Ste 200, Durham, NC 27713-2450  
 11336521 +Rcs/cvf Consumer Acqui, PO Box 10525, Greenville, SC 29603-0525  
 11336522 +Receivable Management, 240 Emery Street, Bethlehem, PA 18015-1980  
 11336524 +SRA Associates of New Jersey, 401 Minnetonka Rd, Hi Nella, NJ 08083-2914  
 11336525 +Stratford Bethany LLC, 4901 Dickens Rd, Ste 119, Richmond, VA 23230-1952  
 11336529 Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
 11428404 +The Debt Law Group, 11357 Nuckols Road Suite 145, Glen Allen, VA 23059-5504  
 11336656 +U.S. Attorney, 600 East Main Street, Suite 1800, Richmond, VA 23219-2430  
 11336531 +University Of Phoenix, 4025 S Riverpoint Pky, Phoenix, AZ 85040-0723  
 11336534 +VHDA, 601 S. Belvidere Street, Richmond, VA 23220-6504  
 11336535 Wachovia/Wells Fargo Bnrkrpty, P.O. Box 10335, Des Moines, IA 50306-0335  
 11336536 +Western Sky Financial, PO Box 370, Timber Lake, SD 57656-0370  
 11336537 +Wf/Wb Rec, PO Box 3117, Winston Salem, NC 27102-3117  
 11336538 +Williams & Fudge Inc, Pob 266, Rock Hill, SC 29731-6266

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

+EDI: QSHSHAIA.COM Nov 22 2012 22:38:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
 8550 Mayland Drive, Richmond, VA 23294-4704  
 11336481 +EDI: RMCB.COM Nov 22 2012 22:38:00 AMCA, 4 West Chester Plaza, Elmsford, NY 10523-1615  
 11336480 +E-mail/Text: legal@alliedcashadvance.com Nov 22 2012 22:32:57 Allied Cash Advance,  
 200 SE 1st St, Ste 800, Miami, FL 33131-1909  
 11336486 E-mail/Text: bankruptcy@cashcall.com Nov 22 2012 22:32:52 Cashcall, PO Box 66007,  
 Anaheim, CA 92816-0000  
 11336484 +E-mail/Text: cms-bk@cms-collect.com Nov 22 2012 22:32:54 Capital Management Svcs,  
 726 Exchange St, Suite 700, Buffalo, NY 14210-1464  
 11336485 +EDI: CAPITALONE.COM Nov 22 2012 22:38:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 11336487 +EDI: CHASE.COM Nov 22 2012 22:38:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 11336489 +E-mail/Text: heatherg@checkcity.com Nov 22 2012 22:32:54 Check City,  
 4708 Jefferson Davis Highway, Richmond, VA 23234-3153  
 11336490 +E-mail/Text: heatherg@checkcity.com Nov 22 2012 22:32:54 Check City, re: Bankruptcy,  
 6001 West Broad Street, Richmond, VA 23230-2221  
 11336494 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Nov 22 2012 22:34:16 City of Richmond,  
 Dep't of Public Utilities, 730 E Broad St, 5th Floor, Richmond, VA 23219-1861  
 11336499 EDI: DIRECTV.COM Nov 22 2012 22:38:00 DirectTV, attn: Bankruptcy Claims, PO Box 6550,  
 Englewood, CO 80155-6550  
 11336501 +E-mail/Text: bknotice@erccollections.com Nov 22 2012 22:32:59 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 11336502 E-mail/Text: bknotice@erccollections.com Nov 22 2012 22:32:59 Enhanced Recovery Corporation,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 11336505 EDI: ICSYSTEM.COM Nov 22 2012 22:38:00 IC System, 444 Highway 96 East, PO Box 64886,  
 Saint Paul, MN 55164-0886  
 11336507 EDI: IRS.COM Nov 22 2012 22:38:00 Internal Revenue Service, Insolvency Unit, PO Box 21126,  
 Philadelphia, PA 19114-0000  
 11336506 +EDI: ICSYSTEM.COM Nov 22 2012 22:38:00 Ic Systems Inc, Po Box 64378,  
 St. Paul, MN 55164-0378  
 11336508 +EDI: JEFFERSONCAP.COM Nov 22 2012 22:38:00 Jefferson Capital, 16 Mclelland Rd,  
 Saint Cloud, MN 56303-2198

District/off: 0422-7

User: admin  
Form ID: B18

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Total Noticed: 60

Date Rcvd: Nov 22, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11336516 +E-mail/Text: collection@newgenfcu.org Nov 22 2012 22:32:53 New Generations FCU,  
1700 Robin Hood Rd, Richmond, VA 23220-1012  
11336519 EDI: PRA.COM Nov 22 2012 22:38:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,  
Norfolk, VA 23541-0000  
11336523 +EDI: PHINRJMA.COM Nov 22 2012 22:38:00 RJM Acquisitions LLC, 575 Underhill Blvd, Ste 224,  
Syosset, NY 11791-4437  
11336528 +EDI: AISTMBL.COM Nov 22 2012 22:38:00 T-Mobile Bankruptcy Team, PO Box 53410,  
Bellevue, WA 98015-3410  
11336530 +EDI: URSI.COM Nov 22 2012 22:38:00 United Recovery System, PO Box 722929,  
Houston, TX 77272-2929  
11336532 +E-mail/Text: collection@newgenfcu.org Nov 22 2012 22:32:53 Vacap Federal Cu,  
1700 Robin Hood Rd, Richmond, VA 23220-1000  
11336533 +EDI: AFNIVZWIRE.COM Nov 22 2012 22:38:00 Verizon Wireless, PO Box 3397,  
Bloomington, IL 61702-3397

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11336509 Landmark Properties/, Bethany Springs Apts  
11336526\* +Stratford-Bethany LLC, 4901 Dickens Rd, Ste 119, Richmond, VA 23230-1952  
11336527 ##+Sunny Day Child Care, 6011 Jahnke Road, Richmond, VA 23225-2837

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

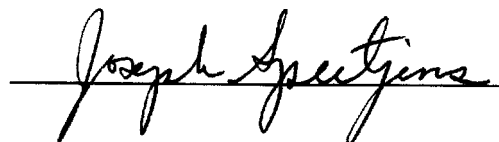
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2012

Signature:



District/off: 0422-7

User: admin  
Form ID: B18

Page 3 of 3  
Total Noticed: 60

Date Rcvd: Nov 22, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2012 at the address(es) listed below:

Harry Shaia, Jr harryshaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;annherrelko@spinella.com;hshaiajr@ecf.epiqsyste  
ms.com

Robert B. Duke on behalf of Debtor Arshela Crawley rdukelaw@gmail.com,  
2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com

TOTAL: 2